

INDUSTRIAL VIRGINIA

FREDERICKSBURG

Lee J. Graves, R. L. Biscoe
Virginia, the Land of Beautiful Homes.
Piedmont
Real Estate Agency
Fredericksburg, Virginia.

The Farmers & Merchants
State Bank
Fredericksburg, Va.
Capital, \$50,000.00. Surplus and Pro-
fits, \$20,000.00.
Resources over Half Million Dollars.
M. G. Willis, President.
John F. Gouldman, Jr., Cashier.

Allison Land Agency
REAL ESTATE
Farm and Timber Lands a Specialty.
Business Established 1892.
Fredericksburg, Va.

"LEST WE FORGET."
The Smith-Coghill Shoe Co.,
Manufacturers' Agents and Wholesale
Dealers in
Boots, Shoes and Rubbers

Fredericksburg
Buggy Co.,
Incorporated.
VEHICLES, HARNESS & SADDLERY.
Fredericksburg, Va.

Germania Mills, Inc.
Manufacturers of
Flour, Feed and Botted Water-Ground
Meal.
Bell Telephone 42.
Fredericksburg, Va.

J. W. Masters
Dealer in
Railroad Ties, Cedar Posts and Pop-
lar Wood, Rough and Dressed
Lumber, Shingles, etc.
Fredericksburg, - - - Virginia.

Kinsey's Real Estate Agency
We undersell them all. Don't buy
until you see us. Auctioneer a spe-
cialty. If you wish to sell in Fredericks-
burg you sell through KINSEY. He is
THE MAN.

Did You Know Fredericksburg Has a
New Hotel?
Hotel Frederick
W. R. Lucas, Proprietor.
Fredericksburg, - - - Virginia.

The Colonial
Bedding Company,
Manufacturers of
SANITARY BEDDING.
Fredericksburg, - - - Virginia.

DANVILLE

Danville Tobacco Storage
and Inspection Warehouse
Capacity, 11,000 Hogsheads.
J. E. PERKINSON, President.
WALTER D. WATSON, Manager.

Organized 1884.
Commercial Bank
DANVILLE, VA.
Total Assets Over Half Million Dollars.
4 per cent. interest paid on time de-
posits. Your savings are safe in this
old established bank.

Dan Valley Mills
Manufacturers of
The Marvelous Dan Valley Superlative
Patent
FLOUR.
Danville, - - - Virginia.

S. P. WIMBISH,
WHOLESALE GROCER
And Dealer in Seeds and Feed.
Danville, - - - Virginia.
Out-of-town orders solicited.

FARMVILLE, VA.

Farmville Manufacturing Co.
G. M. ROBESON, Proprietor.
Manufacturers of

Lumber and Plow Handles
Special attention given to orders
from country merchants.

Farmville Creamery
Association
Best Equipped Creamery in Virginia.
Orders solicited.

G. M. ROBESON, President.
A. E. HOWARD, Manager.
F. W. WATKINS, Secretary.

FARMVILLE
THE LIVE TOWN
of 3,200 people. Best farming section.
For information as to manufacturing
and agricultural facts and opportuni-
ties write
FARMVILLE BOARD OF TRADE.
W. E. ANDERSON, President.
S. W. PAULETT, Jr., Secretary.

The First National Bank
OF FARMVILLE.
Capital and Surplus, - - \$100,000.00
United States depository. Accounts
of corporations, firms and individuals
solicited.
N. B. DAVIDSON, President.
V. VAIDEN, Cashier.

Planters Bank
OF Farmville
Capital and Surplus, - - \$100,000.00
Deposits by mail invited.
WALKER SCOTT, Cashier.
Established 1838.

The Farmville Mills
Manufacturers of Patent Pull Roller
Process Flour, Pure Water Ground
Meal, Bran, Shipstuf and Millfeed.
"PRIDE OF FARMVILLE FAMILY"
Our Specialty.

Farmville Building
and Trust Company
FARMVILLE, VA.
Money loaned on real estate at 6 per
cent., monthly instalment plan. 5 per
cent. paid on deposits. Write for par-
ticulars.

The Peoples National Bank
FARMVILLE.
Capital, - - \$50,000.00
G. M. ROBESON, President.
E. T. RONDURANT, Vice-President.
J. L. HUGH, Cashier.
J. W. HUBBARD, Asst. Cashier.
Over 50 per cent. increase in de-
posits during the past year.

SUFFOLK

W. S. Cross Co., Inc.
Suffolk, Va.
Fruits and Produce
Cabbage and Potatoes a Specialty.
Wanted—at Highest Market Prices—
Field Peas, Turkeys and Eggs.

The Shoop
Withers Co.
Suffolk, Virginia

IEWS AND
NEAR VIEWS
(Continued From First Page.)

create, is going to be a big thing in
an industrial and commercial way for
the good old town. The big power
house being built at a cost of \$200,000
will be completed by the first of Sep-
tember and then electricity will be
generated to run all kinds of machin-
ery. Of course much of this power
is going to be used for the gold road
that is going to be extended from Ash-
land through Fredericksburg, and on
to Washington, but there will be
enough left to run many mills of
various kinds, and there is no better
place in all the State for mills and
factories than Fredericksburg. The
success of those already there is proof
of this fact. Old Fredericksburg is
destined to be a kind of Virginia
Lowell, or something better.

Minor Thoughts.
Captain J. P. Jack, the alfalfa king,
has increased his alfalfa acreage from
100 to 600 acres, and it is now calcu-
lated that his net profit on alfalfa
alone is larger than the original
purchase price of the 7000 acres
of land he bought on the Rappahannock
River. Who says alfalfa will not
grow in Virginia?

Somebody has said that Virginia is
the only State in the Union that ex-
ports beef cattle direct from the blue
pasture to European markets.
Well, Virginia is the only State that
can raise that kind of cattle, perhaps.

Boykins, a little town down on the
Norfolk-Portsmouth branch of the Sea-
board Air Line Railroad, has twenty
artesian wells within or near to the
corporate limits, and yet Boykins is
what they call a "dry town."

Postal savings banks don't seem to
be so popular in Virginia. Virginians
are famous for letting well enough
alone, and Virginia has mighty good
savings banks already, so good indeed
that her people doubt the government's
ability to improve on them.

A little fire is sometimes a good
thing. Staunton need not be alarmed.
It is dollars to doughnuts that every-
one of the houses that were burned in
that town last week will be replaced
by much better and much more impos-
ing structures in the course of time.
Staunton will be glad it had a fire.

GOOD CREAMERIES;
HOW TO WORK THEM
(Continued From First Page.)

Kimer county butter makers and the
Illinois fellows are being successfully
competed with.
However, the capacity of the cream-
ery is much greater than the present
output, but in time, and short time at
that, there will be enough cows around
Farmville to furnish a sufficiency of
milk, and the creamery may have to
enlarge its capacity by another two
years. Now note how this thing works.
It not only adds another good paying
business to Farmville, but it helps the
farmers in that region in that it gives
them another good "crop," and fur-
thermore—but why continue the argu-
ment—everybody knows the value
of herds of good cows on a farm,
cows that make big profits for their
owners. The right kind of industry
in the hands of the right kind of men
cuts several ways for the general
good.

I am not recording these gratifying
facts concerning the Farmville Cream-
ery association to advertise that as-
sociation's business or to boast that
hustling man Robeson, for he needs no
boosting, but to let other folks in
other parts of Virginia know how to
successfully run a creamery. A hun-
dred creameries in Virginia would pay
if they could get a sufficiency of raw
material to keep them busy. G. M.
Robeson has shown how that problem
can be solved, and in solving it he has
added to the value of Prince Edward
county farms in a way that perhaps
was not in his mind when he first went
to buy milk cows in carload lots.
F. S. W.

INCORPORATED 1832

The Virginia Fire & Marine
Insurance Company
OF RICHMOND, VA.

Assets January 1, 1911, - - \$1,590,315.55
Net Surplus January 1, 1911 - - 577,288.33
Surplus to Policyholders - - 827,288.33

WM. H. PALMER, President.
E. B. ADDISON, Vice President

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BIG SUM SPENT ON IMPROVEMENT

[Special to The Times-Dispatch.]
Cape Charles, Va., March 25.—It is
conservatively estimated that the N.
Y. & N. R. R. Company has spent
over \$500,000 in Cape Charles within
the past year. The new shops, now
practically completed, cost about \$250,-
000; the new yard over \$200,000; coal-
ing pier and overhead bridge about
\$25,000. Preparations are being made
to make the crossing known as Kel-
logg's Crossing an overhead one and
thus eliminate the danger to pedes-
trians and others, and at the same time
permits the standstill without tying
up traffic on the crossing. Improve-
ments to be made to the freight ware-
house will also cost several thousand
dollars.

The grounds have been graded and
the ties are out for the new double-
tracking. The new shops are being made
between Bird's Nest and Emory. The
company is also going to install an
electric block system from Cape
Charles yard to Bird's Nest. The elec-
tric system will probably be adopted
on the entire line within a short time.
For the present the block system
will be put in use from Bird's Nest
to Delmar.

The new yard at Cape Charles is ex-
pected to be one of the most modern
freight yards in the country when
present improvements are completed.
It will be electrically lighted through-
out and cars will be handled by the
"hump" system. A considerably larger
number will be employed and Cape
Charles will present a scene of ac-
tivity unequalled by any railroad yard
of its size in the South.

WEEK FOR FARMERS AT
APPOMATTOX HIGH SCHOOL

Agricultural Subjects Will be Discussed
by Professors from V. P. I.
at Blacksburg.

[Special to The Times-Dispatch.]
Appomattox, Va., March 25.—On
March 28, 29, 30 and 31 an agricultural
school will be held at the Appomattox
High School for the farmers of Ap-
pomattox and adjoining counties. In
connection with this school on agri-
cultural topics a county teachers' as-
sociation will be held during the last
two days of 30 and 31. The pro-
gram consists of lectures to be de-
livered by professors of the College of
Agriculture, at Blacksburg. The pro-
gram follows:

March 28—Corn Day.
"Improving the Corn Crop," Lyman
Carrier, "Improving the Corn Crop,"
T. B. Hutchison, "Practice in Corn
Judging," Lyman Carrier and T. B.
Hutchison.

March 29—Grass Day.
"The Culture of Leguminous Crops,"
Lyman Carrier, "Improving the Grass
Crop," T. B. Hutchison, "Practice in
Corn Judging," Lyman Carrier and T.
B. Hutchison.

March 30—Tobacco Day.
"Origin and Composition of Fertiliz-
ing Materials," R. J. Davidson, "Im-
proving the Tobacco Crop," B. G. An-
derson, "The Most Creditable Use of
Commercial Fertilizers," R. J. David-
son, S. P. M. Dr. George W. Denny,
president, Washington and Lee.

March 31—Livestock Day.
"The Breeding and Care of Hogs,"
N. S. Mayo, "The Dairy Cow," W. W.
Brainerd, "Soundness in Horses," N. S.
Mayo, "Practice in Judging Farm Ani-
mals," N. S. Mayo and W. W. Brainerd,
"How to Keep the Book on the Farm,"
address by Dr. P. B. Barringer, presi-
dent of the Virginia Polytechnic In-
stitute. Exhibit of farm products.

NEW INDUSTRIES
OF THE PAST WEEK
(Continued From First Page.)

Lan, decided to build mill with daily
capacity of 500 or 700 tons of sugar.
Crown Cotton Company, Greenville, S.
C., was chartered with \$55,000 capital
stock to manufacture cotton waste
products.

Hollis Cotton Oil, Light and Ice
Company, Hollis, Okla., was incorpo-
rated with \$75,000 capital stock to
build cotton oil mill, lighting plant, and
ice factory.

Freeborn Construction Company,
Kansas City, Mo., was reported as
having decided to build a plant at Pine
Hill, Ky., the daily capacity to be 1,600
barrels of Portland cement.

American Briquetting Company, New
Carlisle, Ohio, was organized with
\$125,000 capital stock to establish
lignite compressing plants in Texas and
other States.

Sumter Lighting Company, Sumter,
S. C., was incorporated with \$200,000
capital stock to operate electric light-
ing plants.

West Virginia Paper Products Com-
pany, Parkersburg, W. Va., arranged
to build plant with daily capacity of 5,000
paper boxes.

Big Saskatchewan Cypress Company,
Charleston, S. C., was incorporated
with \$300,000 capital stock to acquire
and hold for future development of
cypress timber lands in Big Saskatchewan
Swamp.

Financial.

Life Insurance Company of Virginia

Incorporated as a Stock Company in 1871

Oldest - Largest - Strongest
Southern Life Insurance Company
Progressive - Conservative

Issues the Most Liberal Forms of Life and Endowment Policies from
\$1,000.00 to \$25,000.00

With Premiums Payable Annually, Semi-Annually or Quarterly

All Policies are Clear and Definite, and as Liberal as
Safety Will Permit, and Their Values Are Absolutely
Guaranteed.

Insurance in Force December 31, 1910, \$72,440,374.00
Assets December 31, 1910, 6,338,573.82
Capital and Surplus December 31, 1910, 1,231,877.80
Payments to Policyholders Since Organization, 10,786,598.97

JOHN G. WALKER, President

Every Man, Woman and Child in
Greater Richmond
and the South

SHOULD KNOW THIS FACT:
NOTE IT WELL
THE

UNION BANK
OF RICHMOND

1107 East Main Street
Is the Oldest, Strongest and
Safest Savings Bank
in the South

Write for our booklet, "Banking by Mail."

3%—Interest, Compounded Twice a Year—3%

Capital \$ 219,750.00
Surplus 600,000.00
Assets, over 2,000,000.00

J. B. BEASLEY, President. DIRECTORS. GEO. W. CALL, Cashier.

B. Alsop, R. T. Arrington, Chas. Davenport,
J. B. Beasley, Samuel W. Tompkins, T. W. Pemberton.

\$3,000,000 Guarantee

Against Loss Offered by the Stockholders to Depositors in the

NATIONAL BANK OF VIRGINIA,

Incorporated 1865.

CAPITAL \$1,200,000. STOCKHOLDERS' LIABILITY \$1,200,000. SURPLUS \$600,000.

In addition, the stockholders have placed the management in the hands of the following Board
of Directors and Officers:

DIRECTORS:
E. B. Addison, T. A. Cary, T. C. Williams, Jr., R. G. Rennolds, J. G. Tinsley,
E. L. Bemis, Carl H. Nolting, E. C. Laird, W. M. Habliston, Jno. T. Wilson,
T. H. Ellett, William T. Reed, R. H. Lindsey, Benj. P. Alsop, Jas. A. Moncure,
H. Theo. Ellyson, J. W. Rothert, W. P. Glinn, B. Rand. Wellford, Jno. Skelton Williams,
Geo. L. Christian, Wm. Northrop, Eppa Hunton, Jr., S. W. Travers, F. D. Williams.

OFFICERS:
W. M. HABLSTON, President. WILLIAM T. REED, Vice-President.

JNO. SKELTON WILLIAMS, Vice-President. W. M. ADDISON, Cashier.

O. S. MORTON, Assistant Cashier. JOHN TYLER, Assistant Cashier.

W. H. SLAUGHTER, Assistant Cashier. J. M. BALL, Jr., Assistant Cashier.

ACCOUNTS SOLICITED. 3% Interest Paid in Savings Department.

BROAD STREET BANK

303 EAST BROAD STREET.

Temporary location during construction of new banking house.

Capital \$200,000

Surplus and undivided Profits - \$110,000

W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.

PERSONAL AND BUSINESS ACCOUNTS SOLICITED.

With assets of over \$1,700,000, every inducement consistent with good
banking is offered to its customers. 3 per cent. allowed in Savings Depart-
ment. Bank is open till 8 o'clock Saturday evenings.

First National Bank

Richmond, Va.
Capital and Surplus, \$2,000,000.

Branch Cabell & Co.,

E. A. Barber, Jr.,
Certified Public Accountant.
E. A. BARBER & CO.
ACCOUNTING, AUDITING,
ORGANIZING, SYSTEMATIZING,
215 Mutual Building,
Richmond, Va.
Phone Mad. 5321.